

In re:  
Frank T. Zigman, Jr.  
Debtor

Case No. 25-12470-amc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Jul 15, 2025

User: admin  
Form ID: 3091

Page 1 of 4  
Total Noticed: 58

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 17, 2025:

Recip ID	Recipient Name and Address
db	Frank T. Zigman, Jr., 5006 No. Convent Lane, Apt. J, Philadelphia, PA 19114-3124
15020684	Allstate Insurance Company, Customer Service, 2775 Sanders Road, Northbrook, IL 60062-6110
15020688	Bakers Bay Condo. Association I, Bakers Bay Recreation Area, Inc., 5100 Convent Lane, Philadelphia, PA 19114-3159
15020693	CeruLean, 501 Southlake Blvd, Richmond, VA 23236-3042
15020699	Enterprise Leasing Co. of Phila., 3353 Bristol Pike, Bensalem, PA 19020-4650
15020701	First Premier Bank, a/k/a., Premier Bankcard, LLC, Bankruptcy Department, 3820 No. Louise Avenue, Sioux Falls, SD 57107-0145
15020703	In Advance Capital, 1430 Broadway, Room 402, New York, NY 10018-3371
15020706	JOSS Capital, LLC, 5618 Solheim Cup Drive, Haymarket, VA 20169-6170
15020707	+ Mercury Indemnity Co. of Florida, 1901 Ulmerton Road, Suite 6, Clearwater, FL 33762-2300
15020710	New York State Thruway Authority, Payment Processing Center, P.O. Box 15183, Albany, NY 12212-5183
15020714	PA Bureau of U.C. Benefits, U.I. Payments Services, Labor & Industry Bldg, 651 Boas Street, Room 501, Harrisburg, PA 17121-0750
15020712	PA Dept of Transportation, Office of Chief Counsel, P.O. Box 8212, Harrisburg, PA 17105-8212
15020718	+ Phila. Gas Works - Bankr. Unit, P.O. Box 3500, 800 W. Montgomery Ave, 3rd Flr, Philadelphia, PA 19122-2806
15020717	Philadelphia Federal Credit Union, 425 Phillip Blvd, Ewing, NJ 08618-1430
15020721	Philadelphia Municipal Court, Traffic/Administrative Judge, 800 Spring Garden Street, Room 2nd FL, Philadelphia, PA 19123-2690
15020728	U-Haul Moving & Storage, at Quartermaster Plaza, 2990 South 20th Street, Philadelphia, PA 19145-5002

TOTAL: 16

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: r.mcneil@verizon.net	Jul 16 2025 00:10:00	RONALD G. MCNEIL, Esquire, McNeil Legal Services, 1333 Race Street, Philadelphia, PA 19107-1585
tr	+ Email/Text: bncnotice@ph13trustee.com	Jul 16 2025 00:10:00	KENNETH E. WEST, Office of the Chapter 13 Standing Trustee, 190 N. Independence Mall West, Suite 701, Philadelphia, PA 19106-1552
smg	Email/Text: megan.harper@phila.gov	Jul 16 2025 00:10:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
ust	+ Email/Text: ustpregion03.ph.ecf@usdoj.gov	Jul 16 2025 00:10:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
15020686	EDI: ATTWIREBK.COM	Jul 16 2025 04:05:00	AT & T Business, Customer Service, 208 So. Akard Street, Dallas, TX 75202-4206
15020685	EDI: AIS.COM	Jul 16 2025 04:05:00	American InfoSource, 4515 No. Santa Fe Ave, Oklahoma City, OK 73118-7901
15020687	Email/Text: bk@avant.com	Jul 16 2025 00:10:00	Avant, LLC/Web Bank, 222 W. Merchandise Mart, Suite 900, Chicago, IL 60654-1105
15020690	^ MEBN	Jul 16 2025 00:05:59	Best Buy, Bankruptcy, 7601 Penn Avenue South, Richfield, MN 55423-8500

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15020697	Email/Text: cfcbackoffice@contfinco.com	Jul 16 2025 00:10:00	Continental Finance Company, LLC, 4550 Linden Hill Road, Suite 400, Wilmington, DE 19808-2952
15020691	Email/Text: caineweiner@ebn.phinsolutions.com	Jul 16 2025 00:10:49	Caine Weiner, 12005 Ford Road, Suite 300, Dallas, TX 75234-7262
15020692	EDI: CAPITALONE.COM	Jul 16 2025 04:05:00	Capital One Financial, Bankruptcy Department, P.O. Box 30285, Salt Lake City, UT 84130-0285
15025257	+ EDI: AIS.COM	Jul 16 2025 04:05:00	Capital One, N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
15020694	EDI: CITICORP	Jul 16 2025 04:05:00	CitiCorp Credit Services, Inc., Citibank Client Services, 100 Citibank Drive, San Antonio, TX 78245-3202
15020695	EDI: COMCASTCBLCENT	Jul 16 2025 04:05:00	Comcast Corp./Xfinity, Bankruptcy Department, P.O. Box 1931, Burlingame, CA 94011-1931
15020696	+ EDI: PHINGENESIS	Jul 16 2025 04:05:00	Concora Credit, Inc., First Electronic Bank, Genesis Financial Solutions, Inc., P.O. Box 4477, Beaverton, OR 97076-4401
15020698	Email/PDF: creditonebknotifications@resurgent.com	Jul 16 2025 00:11:53	Credit One Bank, N.A., Bankruptcy Department, 6801 So. Cimarron Road, Las Vegas, NV 89113-2273
15020700	EDI: PHINGENESIS	Jul 16 2025 04:05:00	Feb Destiny, 14600 NW Greenbrier Parkway, Beaverton, OR 97006-5745
15020704	EDI: IRS.COM	Jul 16 2025 04:05:00	Internal Revenue Service, Bankruptcy Division, P.O. Box 7346, Philadelphia, PA 19101-7346
15020702	EDI: JEFFERSONCAP.COM	Jul 16 2025 04:05:00	Jefferson Capital Systems, LLC, P.O. Box 7999, St. Cloud, MN 56302-9617
15020705	Email/Text: BNCnotices@dcmservices.com	Jul 16 2025 00:10:00	Jefferson Health, P.O. Box 1123, Minneapolis, MN 55440-1123
15022677	Email/PDF: resurgentbknotifications@resurgent.com	Jul 16 2025 00:11:52	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15020708	Email/Text: DL-NJEZPASS-Bankruptcies@conduent.com	Jul 16 2025 00:10:00	New Jersey Turnpike Authority, E-Z Pass - Violations Processing Center, P.O. Box 5042, Woodbridge, NJ 07095-5042
15020709	^ MEBN	Jul 16 2025 00:06:21	New York City Dept. of Finance, P.O. Box 3615, Church Street Station, New York, NY 10008-3615
15020711	EDI: PENNDEPTREV	Jul 16 2025 04:05:00	PA Dept of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0496
15020713	^ MEBN	Jul 16 2025 00:06:15	PA Turnpike Commission, E-ZPass Customer Service Center, 300 East Park Drive, Harrisburg, PA 17111-2729
15020715	Email/Text: bankruptcygroup@peco-energy.com	Jul 16 2025 00:10:00	PECo Energy Co., Bankruptcy Group, 2301 Market Street # 04-NW, Philadelphia, PA 19103-1338
15020716	Email/Text: CollectionsDept@PFCU.COM	Jul 16 2025 00:10:00	Philadelphia Federal Credit Union, Legal Dept., ATTN: Aimee B. Harmon, Esquire, 12800 Townsend Road, Philadelphia, PA 19154-1003
15022686	+ EDI: PENNDEPTREV	Jul 16 2025 04:05:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
15020719	+ Email/Text: megan.harper@phila.gov	Jul 16 2025 00:10:00	Philadelphia Law Department, Bankruptcy Unit, Municipal Services Bldg, 1401 JFK Blvd, Room 508, Philadelphia, PA 19102-1617
15020720	Email/Text: bankruptcy@philapark.org	Jul 16 2025 00:10:00	Philadelphia Parking Authority, Office of Chief Counsel, 701 Market Street, Suite 5400, Philadelphia, PA 19106-2895

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15020722	Email/PDF: resurgentbknotifications@resurgent.com	Jul 16 2025 00:11:52	Pinnacle Credit Services, LLC, Resurgent Capital Services, LP, P.O. Box 10587, Greenville, SC 29603-0587
15020723	+ Email/Text: Triage_Bankruptcy_Notices@progressive.com	Jul 16 2025 00:10:00	Progressive Insurance Co., 6300 Wilson Mills Road, Box W33, Mayfield Village, OH 44143-2182
15027788	EDI: Q3G.COM	Jul 16 2025 04:05:00	Quantum3 Group LLC as agent for, Galaxy International Purchasing LLC, PO Box 788, Kirkland, WA 98083-0788
15021891	EDI: Q3G.COM	Jul 16 2025 04:05:00	Quantum3 Group LLC as agent for, Concora Credit Inc., PO Box 788, Kirkland, WA 98083-0788
15020724	EDI: Q3G.COM	Jul 16 2025 04:05:00	Quantum3 Group, LLC, P.O. Box 788, Kirkland, WA 98083-0788
15020725	Email/Text: ngisupport@radiusgs.com	Jul 16 2025 00:10:00	Radius Global Solutions, LLC, P.O. Box 390846, Minneapolis, MN 55439-0846
15022678	Email/PDF: resurgentbknotifications@resurgent.com	Jul 16 2025 00:11:52	Resurgent Receivables, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15020726	Email/Text: ssa.bankruptcy@ssa.gov	Jul 16 2025 00:10:00	Social Security Administration, Mid-Atlantic Program Service Center, 300 Spring Garden Street, Philadelphia, PA 19123-2924
15020727	EDI: SYNC	Jul 16 2025 04:05:00	Synchrony Financial, Bankruptcy Department, 777 Long Ridge Road, Suite 2, Stamford, CT 06902-1259
15020689	Email/Text: jcissell@bankofmissouri.com	Jul 16 2025 00:10:00	The Bank of Missouri, Bankruptcy Department, 916 No. Kingshighway Street, Perryville, MO 63775-1204
15020729	Email/Text: bankruptcynotices@sba.gov	Jul 16 2025 00:10:00	U.S. Small Business Administration, Collection/Bankruptcy Department, 801 Tom Martin Drive, Suite 120, Birmingham, AL 35211-6424
15020730	EDI: VERIZONCOMB.COM	Jul 16 2025 04:05:00	Verizon Wireless Services, LLC, Bankruptcy Administration, 500 Technology Drive, Suite 550, Weldon Spring, MO 63304-2225

TOTAL: 42

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

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Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 15, 2025 at the address(es) listed below:

Name	Email Address
BRENDA SUE BISHOP	on behalf of Creditor Commonwealth of Pennsylvania Department of Revenue bbishop@attorneygeneral.gov
DENISE ELIZABETH CARLON	on behalf of Creditor Philadelphia Federal Credit Union bkgroup@kmlawgroup.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
RONALD G. MCNEIL, Esquire	on behalf of Debtor Frank T. Zigman Jr. r.mcneil@verizon.net
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov
WILLIAM J LEVANT	on behalf of Creditor Philadelphia Federal Credit Union efile.wjl@kaplaw.com wlevant@gmail.com

TOTAL: 6

<b>Information to identify the case:</b>			
Debtor 1:	Frank T. Zigman Jr.		Social Security number or ITIN: xxx-xx-0269
	First Name	Middle Name	Last Name
Debtor 2:			Social Security number or ITIN: _____
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	Eastern District of Pennsylvania		Date case filed for chapter: 13 6/19/25
Case number:	25-12470-amc		

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

10/20

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Frank T. Zigman Jr.	
<b>2. All other names used in the last 8 years</b>	aka Francis Zigman, aka Frank Zigmund, aka Zigman Frank	
<b>3. Address</b>	5006 No. Convent Lane Apt. J Philadelphia, PA 19114-3124	
<b>4. Debtor's attorney</b> Name and address	RONALD G. MCNEIL, Esquire McNeil Legal Services 1333 Race Street Philadelphia, PA 19107-1585	Contact phone 215-564-3999 Email: r.mcneil@verizon.net
<b>5. Bankruptcy trustee</b> Name and address	KENNETH E. WEST Office of the Chapter 13 Standing Trustee 190 N. Independence Mall West Suite 701 Philadelphia, PA 19106	Contact phone 215-627-1377 Email: ecfemails@ph13trustee.com
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office --- 9:00 A.M. to 4:00 P.M.; Reading Office --- 9:00 A.M. to 4:00 P.M.  Contact phone (215)408-2800  Date: 7/15/25

**For more information, see page 2**

Case number **25-12470-amc**

<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>August 29, 2025 at 11:45 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. Time is approximate. Due to the nature of these meetings, some may run longer than others. Please stay connected until the meeting is called.	<b>Location:</b> The meeting is by Zoom. Go to <a href="https://zoom.us">Zoom.us</a> , Click on JOIN or call 1 (267) 362-3661, Enter Meeting ID 224 079 6575, and Passcode 6266025562  For additional meeting info. go to <a href="https://www.justice.gov/ust/moc">https://www.justice.gov/ust/moc</a>
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b>  <b>You must file:</b> <ul style="list-style-type: none"><li>• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li><li>• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li></ul> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b>  <b>Deadline for governmental units to file a proof of claim:</b>	<b>Filing deadline: 10/28/25</b>     <b>Filing deadline: 8/28/25</b>  <b>Filing deadline: 12/16/25</b>
	<b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>9. Filing of plan</b>	The debtor has filed a plan. This plan proposes payment to the trustee of \$1184.17 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: <b>9/16/25 at 10:00 AM</b> , Location: <b>HRG will be held via Telephone Hearing, For connection dial in information see, Standing Order M-20-3003</b>	
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	